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UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20–18150–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A Fersch
51 Afterglow
Verona, NJ 07044

Emily K. Anderson
51 Afterglow
Verona, NJ 07044

Social Security No.:

xxx–xx–6641

xxx–xx–3748

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after September 4, 2025 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
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The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 5, 2025

JAN: dlr

Jeanne Naughton
Clerk